

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OKLAHOMA

FILED

JUL 27 2001

TIMOTHY R. WILBRIDGE, CLERK
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF OKLAHOMA

IN RE:)

JOHN EUGENE SMALLWOOD)

01 01996 M

Ch 7

Debtor)

CITIBANK SOUTH DAKOTA N.A.)

Plaintiff)

vs)

Adv 01 0287 M

JOHN EUGENE SMALLWOOD)

Defendant)

STIPULATED JUDGMENT

The above matter comes on before the Court the 27th day of July, 2001.

The parties announce to the Court that they have reached a full and complete settlement of all issues herein and request that the Court approve the following stipulated judgments:

IT IS ORDERED, ADJUDGED AND DECREED that the indebtedness due to the Plaintiff, Citibank South Dakota N.A., upon account 5424 1802 2687 0647, by the Defendant, John Eugene Smallwood, in the amount of \$5,939.41, is determined to be non-dischargeable.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that the Plaintiff is granted judgment against the Defendant in the amount of \$5,939.41, without interest, provided the payments are made in conformity with this judgment, if the payments are not made in conformity with the judgment, then the judgment shall accrue applicable interest from this date.

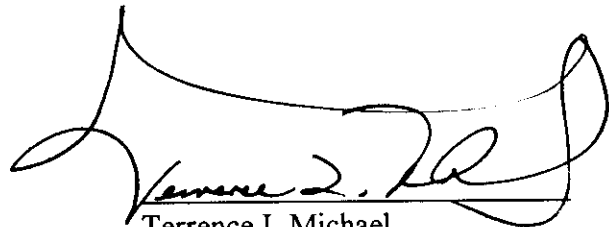
IT IS FURTHER ORDERED, ADJUDGED AND DECREED that the Defendant is hereby granted a stay of execution conditioned upon the payment to the Plaintiff of monthly installments in the sum of ~~\$100.00~~ ^{\$1,000.00}, payable in consecutive monthly payments beginning August 5,

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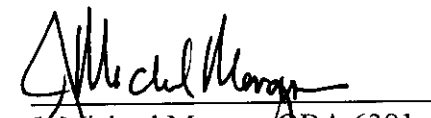
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2001, and on the 5th day of each month thereafter until paid in full. Should the Defendant default upon any payment by more than ten (10) days, then interest shall accrue upon the unpaid balance at the contract rate, and further the Plaintiff may execute upon this judgment until the same is paid in full.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that payments made upon this judgment shall be directed to Plaintiff, Citibank, noting the account number thereon, at the address below until satisfied.




Terrence L Michael
United States Bankruptcy Judge

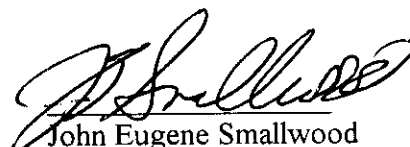


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